



Order Filed on February 26,
2018 by Clerk U.S. Bankruptcy
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)	
RAS Citron, LLC 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone No.: 973-575-0707 Attorneys for Secured Creditor	
Laura M. Egerman (LE-8250)	CASE NO.: 15-28097-JNP
In Re:	CHAPTER 13
RANILO ALIP and GLENDAL ALIP,	HEARING DATE: February 27, 2018
Debtors.	JUDGE: Jerrold N. Poslusny Jr.

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: February 26, 2018



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Secured Creditor: Bayview Loan Servicing, LLC as servicer for FEDERAL NATIONAL MORTGAGE ASSOCIATION

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: Joseph J. Rogers

Property Involved ("Collateral"): 1140 Tara Drive, Williamstown (Township of Monroe), NJ
08094

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtors are overdue for 7 months, from 08/01/2017 to 02/01/2018.
- ☒ The Debtors are overdue for 2 payments at \$2,556.74 per month.
- ☒ The Debtors are overdue for 5 payments at \$2,542.36 per month.
- ☐ The Debtor is assessed for _____ late charges at \$ _____ per month.

Funds Held In Suspense \$447.16.

Total Arrearages Due \$17,378.12.

2. Debtors must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$4,600.00. Payment shall be made by 02/28/2018.
- ☒ Beginning on 03/01/2018, regular monthly mortgage payments shall continue to be made in the amount of \$2,542.36.
- ☒ Beginning on 03/15/2018, monthly cure payments shall be made in the amount of \$2,129.69 for six (6) months.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☒ Regular monthly payment: Bayview Loan Servicing, LLC
4425 Ponce De Leon Blvd, 5th Floor
Coral Gables, Florida 33146

☒ Immediate payment: Bayview Loan Servicing, LLC
4425 Ponce De Leon Blvd. 5th Floor
Coral Gables, Florida 33146

☒ Cure Payment: Bayview Loan Servicing, LLC
4425 Ponce De Leon Blvd. 5th Floor
Coral Gables, Florida 33146

4. In the event of Default:

☒ If the Debtors fail to make the immediate payment specified above, any regular monthly payment or monthly cure payment within thirty (30) days of the date the payments are due, then ~~the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by~~ filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney

☒ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$350.00, and costs of \$181.00.

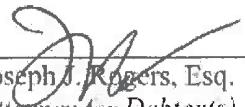
The fees and costs are payable:

☒ Through the Chapter 13 plan.


☒ To the Secured Creditor within _____ days.

☒ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.



Joseph J. Rogers, Esq.
Attorney for Debtor(s)
Date:



Laura Eggerman, Esq.
Attorney for Secured Creditor
Date: 02.15.2018

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Ranilo Alip
Glenda Alip
Debtors

Case No. 15-28097-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2018.

db/jdb +Ranilo Alip, Glenda Alip, 1140 Tara Drive, Williamstown, NJ 08094-3590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Joint Debtor Glenda Alip jjresq@comcast.net, jjresql@comcast.net
Joseph J. Rogers on behalf of Debtor Ranilo Alip jjresq@comcast.net, jjresql@comcast.net
Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal
National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. bmusarra@rasnj.com,
bkyecf@rasflaw.com,legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
bmusarra@rasnj.com,bkyecf@rasflaw.com,legerman@rasnj.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com

TOTAL: 9